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Order Filed on December 20, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

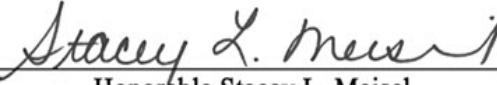
In re:	Chapter 13
Eric J Spencer,	Case No. 21-14066-SLM
	Hearing Date: January 22, 2025 at 10:00 a.m.
Debtor.	Judge: Stacey L. Meisel

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: December 20, 2024


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Eric J Spencer
Case No.: 21-14066-SLM
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY
AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (the "Motion") filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Secured Creditor"), and Eric J Spencer ("Debtor") having filed opposition thereto, with respect to the property commonly known as 196 Mountain Avenue, Caldwell, NJ 07006 ("Property"), as follows and have consented to the entry of the within Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Debtor is delinquent two (2) post-petition payments due August 1, 2024 through September 1, 2024 each payment in the amount of \$3,003.39; three (3) post-petition payments due October 1, 2024 through December 1, 2024, each in the amount of \$3,146.09; less suspense of \$0.68, for a total delinquency of \$15,444.37.
2. Debtor shall file a Modified Chapter 13 Plan within fourteen (14) days of entry of this Order to include delinquency in the amount of \$15,444.37.
3. Debtor shall resume post-petition payments to be paid timely and in full with the January 1, 2025 payment.
4. Secured Creditor may file a supplemental claim for the amounts advanced
5. In the event that Debtor does not comply with any of the above the requirements, Secured Creditor may submit an order providing relief from the automatic stay without further application to the Court.
6. If Debtor should default and fail to make future post-petition payments to Secured Creditor that come due during the pendency of this case for thirty (30) days from the due date, Secured Creditor 's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Secured

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Debtor: Eric J Spencer
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ARREARS**

Creditor to proceed with its action against the real property known as 196 Mountain Avenue, Caldwell, NJ 07006.

7. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Secured Creditor may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.
8. Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$699.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

Middlebrooks Shapiro, P.C.
Attorney for the Debtor

By: /s/ Laura Egerman
Laura Egerman

By: /s/ Melinda D. Middlebrooks
Melinda D. Middlebrooks

Date: 12/17/2024

Date: 12/16/2024

In re:
Eric J. Spencer
Debtor

Case No. 21-14066-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 20, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db	+ Eric J. Spencer, 196 Mountain Avenue, North Caldwell, NJ 07006-4008

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Eric J. Spencer astein@meyner.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Eric J. Spencer jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 20, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Eric J. Spencer middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hinshawlaw.com

Sindi Mncina

on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com

Sindi Mncina

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10